



OCC ADVISORY LETTER

Comptroller of the Currency
Administrator of National Banks

Subject: Year 2000 Customer Communication Outline

TO: Chief Executive Officers of National Banks and Federal Branches and Agencies, Service Providers, Software Vendors, Department and Division Heads, and Examining Personnel

This advisory is to alert you to the recent release of the FFIEC Customer Communication Outline. This guidance supplements previous FFIEC guidance on Year 2000 customer awareness programs and encourages national banks to consider doing the following in future customer communications:

- Inform customers that maintaining confidence in banking with the financial institution -- now and after the Year 2000 -- is a top priority;
- Explain that the financial institution is working hard to ensure that customers have access to their money and accurate account information;
- Remind depositors that the Year 2000 date change will not affect their \$100,000 federal deposit insurance coverage;
- Describe the institution's comprehensive plan to address the Year 2000 challenge, including remediation efforts and testing of internal and external systems; and
- Discuss contingency plans for resuming operations in the event of a Year 2000 disruption.

The Customer Communication Outline also suggests that banks may want to provide information that is tailored to the needs and concerns of different types of customers. For example, when communicating with retail customers, banks may focus more on addressing deposit insurance, access to funds, and other specific customer concerns.

The FFIEC guidance is available on the OCC's Homepage at www.occ.treas.gov. For more information on Year 2000 issues, contact the Year 2000 Supervision Policy Division at (202) 874-2340.

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[Attachment](#)

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